



Healthcare coverage when you are traveling or living abroad

As a Blue Cross and Blue Shield member, you take your healthcare benefits with you when you are abroad. Through the BlueCard Worldwide[®] Program, you have access to doctors and hospitals around the world.

To take advantage of the program:

- Always carry your current member ID card.
- Before you travel, contact your Blue Cross and Blue Shield company for coverage details. Coverage outside the United States may be different.
- If you need to locate a doctor or hospital, call the BlueCard Worldwide Service Center (see number below). An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization if necessary.
- If you need inpatient care, call the BlueCard Worldwide Service Center (see number below). In most cases, you should not need to pay upfront for inpatient care at BlueCard Worldwide hospitals except for the out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit the claim on your behalf.
- In addition to contacting the BlueCard Worldwide Service Center, call your BCBS company for precertification or preauthorization. Refer to the phone number on the back of your member ID card. *Note: This number is different from the phone number listed below.*
- For outpatient and doctor care or inpatient care not arranged through the BlueCard Worldwide Service Center, you may need to pay upfront. Complete a BlueCard Worldwide International claim form and send it with the bill(s) to the BlueCard Worldwide Service Center (the address is on the form). The claim form is available from your BCBS company or online at www.bluecardworldwide.com.

In an emergency,
go directly to the
nearest hospital.

To learn more about BlueCard Worldwide:

- Visit www.bluecardworldwide.com.
- Call the BlueCard Worldwide Service Center at 1.800.810.2583 or collect at 1.804.673.1177, 24 hours a day, seven days a week.